



## **SENIOR SAFETY AND SECURITY TIPS**

SDPD Neighborhood Policing Resource Team

April 4, 2012

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This paper contains tips on personal safety and security for seniors at home and away from home in various situations. They are simple, common sense suggestions that will help keep you from being an easy target for a criminal. Also included are tips on protecting your assets, reporting crimes, helping to stop Medicare fraud, elder

and dependant adult abuse, selecting elder care facilities and caregivers, and reporting a lost person with Alzheimer's Disease.

Additional tips on home security, vehicle security, vacation safety and security, personal safety and security, preventing crimes against businesses, preventing fraud and identity theft, reporting crime and suspicious activities, reporting suspicious activities for terrorism prevention, reporting disorder and other problems, obtaining crime information, dealing with homeless people, and starting a Neighborhood Watch program can be found in the CRIME PREVENTION AND EDUCATION section of the SDPD website at [www.sandiego.gov/police](http://www.sandiego.gov/police).

## **AT HOME**

The following situations are considered: inside a home, answering the door, answering the phone and talking to strangers, and returning home.

### **Inside a Home, Apartment, or Condo**

- Keep all doors and windows locked, even if you are at home or are just going out "for a minute."
- Keep your garage door closed.
- Install dead-bolt locks on all doors.
- Install a screen security door for additional ventilation.
- Don't give maids, babysitters, or others working in your home access to your home keys or alarm codes.
- Re-key or change all locks when moving into a new home.
- List only your last name and initials on your mailbox or in a phone directory.
- Don't give your name or whereabouts on your answering machine message. Never say you aren't home. Just ask the caller to leave a message.
- Consider installing a home alarm system that provides monitoring for burglary, fire, and medical emergencies.
- Leave outside lights on after dark or have outside lights controlled by a motion detector. Keep porches and all entrances well lighted. Check bulbs regularly.
- Keep drapes or blinds closed at night but leave some lights on.
- Leave drapes or blinds partially open during the day.
- Never dress in front of windows. Always close the drapes or blinds.
- Know your neighbors and keep their phone numbers handy.
- Have a friend or neighbor check on you daily if you are home alone.
- Try never to be alone in the laundry room or any other common area in an apartment building.
- Call the SDPD CRO (Community Relations Officer) in your neighborhood to arrange for a free home security survey. And ask about starting or joining a Neighborhood Watch program in your area. SDPD division addresses and phone numbers are listed at the end of this paper.
- Call **911** if you hear or see something suspicious. Examples of suspicious activities can be found in a SDPD paper entitled *Reporting and Providing Information about Crimes and Suspicious Activities*. It is on the SDPD website at [www.sandiego.gov/police/services/prevention/community/index.shtml](http://www.sandiego.gov/police/services/prevention/community/index.shtml).
- Don't take direct action yourself. An officer will be dispatched to your address even if you cannot speak or hang up.
- Plan an escape route from each room in your home to use in a fire, earthquake, break-in, or other emergency situation.
- Designate a safe room in your home that your family can retreat to and escape potential violence by home invasion robbers. Develop a home security plan for this contingency and make sure all family members know what to do.
- Arm your security system even when you are at home. And have panic alarm buttons installed around your home so they can be used in the event of a home invasion.
- Make sure your street address number is clearly visible from the street and is well lighted at night so the police and other emergency personnel can locate your home easily. Numbers should be at least 4 inches high must be used on individual dwellings and duplexes, and 12 inches high on multiple-unit residential buildings.
- Make sure your unit number (in a multifamily housing development) is clearly visible from paths in the development. A directory or map that shows paths and unit locations should be placed at the main entrance of the development.

- Call your local SDPD Area Station to request YANA (You Are Not Alone) visits to elderly persons or other shut-ins who should be checked on periodically.

### Answering the Door

- Don't open your door at the sound of a knock or bell. Know who's at your door before opening it. Install a wide-angle peephole in your front door so you can look out without being seen yourself.
- Don't rely on chain locks for security. They're only good for privacy.
- Don't open the door to a delivery or service person unless you are expecting a package or a call. Ask for the person's name and the name and phone number of the company. Call it to confirm the visit. Keep the door closed and locked in the meantime.
- Check photo registration card before dealing with any solicitors, peddlers, interviewers, etc. These persons are required to obtain a card from the SDPD and display it on the front of their clothing. They are allowed to solicit only between 9:00 a.m. and 8:00 p.m. except by appointment. Call their agency to verify their identity.
- Call the SDPD if a solicitor does not have a registration card. Use the non-emergency numbers, **(619) 531-2000** or **(858) 484-3154**. And provide the dispatcher with a good description of the person.
- Post a NO SOLICITING sign if you don't want any solicitor to ring your door bell, knock on your door, or make any other sound to attract your attention.
- Ask for photo identification before letting in anyone you don't know. Check out the identification with the company or agency if you are suspicious.
- Never let a stranger enter your home to use the telephone. Offer to make the call yourself in an emergency.
- Consider getting a dog that will bark when someone is at the door.
- Call **911** if the person at the door is aggressive in knocking or ringing the doorbell, or is otherwise threatening.
- If you don't want to answer the door and don't want the person there to think that no one is home, say something like "We can't come to the door now," or "We don't open the door to strangers."

### Answering the Phone and Talking to Strangers

- Never give your name or number to a person making a wrong-number phone call or to anyone you don't know.
- Hang up if you receive a threatening or harassing phone call. Call the SDPD if these calls are repeated. Use the non-emergency number, **(619) 531-2000** or **(858) 484-3154**.
- Don't indicate you are home alone to anyone you don't know.
- Install caller ID and an answering machine. Don't pick up a call from a number you don't recognize. Use the answering machine to screen calls. Pick calls up if they are from people you want to talk to.
- Be suspicious of all solicitors, especially if the caller says you have won a prize but asks you to send money first, says you have to act right away, fails to identify the sponsor, uses a variation of an official or nationally-recognized name, e.g., Salvation League instead of Salvation Army, offers to have someone pick up a cash payment from your home, says he or she is a law enforcement officer who will help you for a fee, requires you to attend a sales meeting, directs you to dial a pay-per-call 900 number, delays the delivery of a product or prize, etc.
- Sign up for the National Do Not Call Registry. Call **(888) 382-1222** from the phones you want to register. If you have an e-mail address you can register online at **www.donotcall.gov**. Telemarketers check the registry every 31 days so it may take that long before your numbers are removed from their call lists. This should stop all but exempt calls from nonprofit groups, charities, political organizations, survey companies, and companies you have dealt with recently or signed a contract with that includes permission to call you. If telemarketers ignore the fact that your numbers are on the registry you can report them at the above number or website and sue them for violating your rights. For this you'll need to keep a record of their names and the dates of the calls. If you receive non-exempt recorded telemarketing solicitations known as robocalls, now banned by the Federal Trade Commission (FTC), you can file a complaint with the commission online at **www.ftc.gov** or by phone at **(877) 382-4357**.
- Never give your bank account, credit card, debit card, or Social Security Number (SSN), or any personal information to an unknown caller. Just say "no" and hang up on anyone who asks for personal information. Don't ever assume a friendly voice belongs to a friend.
- Only give your personal information when you have initiated the call and are sure the other party is legitimate.
- Ask a charity to send written information about its finances and programs before making any commitments.

- Call the Better Business Bureau of San Diego County at **(858) 496-2131** to check on any unsolicited offers. Or visit its website at **[www.sandiego.bbb.org](http://www.sandiego.bbb.org)** for general consumer information and tips on avoiding various types of fraud.
- For additional information contact the FTC Consumer Response Center at **(877) 382-4357** and **[www.ftc.gov](http://www.ftc.gov)**, Federal Communications Commission Consumer Center at **(888) 225-5322** and **[www.fcc.gov/ccb/consumer\\_news/](http://www.fcc.gov/ccb/consumer_news/)**, and the California Department of Consumer Affairs Consumer Information Center at **(800) 952-5210** and **[www.dca.ca.gov/consumer/cic](http://www.dca.ca.gov/consumer/cic)**.

## **Returning Home**

- Have the person driving you home wait until you are safely inside.
- Leave outside lights on if you'll return after dark.
- Don't overburden yourself with packages that obstruct your view and make it difficult to react in an emergency.
- Have your key in hand so you can open the door immediately.
- Don't go in or call out if you suspect someone has broken into your home, e.g., if a window or screen is broken, a door is ajar, or a strange vehicle is parked in the driveway. Go to a neighbor's home and call **911**.
- Go to a neighbor's house and call **911** if someone is following you on foot or in a vehicle. Or use your cell phone to call, but don't go home while the threat exists.
- Be aware of any people around your home when you return. Go to a neighbor's house if you have any concerns about your safety when opening the garage or other door.
- Keep your headlights on until you are in your garage at night.
- Close the garage door before getting out of your vehicle.

## **Parking in a Common Gated Garage**

Many apartment and condo developments have common gated garages for their residents. Although attacks in these garages are rare, you can do the following to minimize this risk especially late at night.

- Keep your vehicle doors and windows locked when you approach the garage gate.
- Look to see if anyone is near the gate. Don't open it if someone might follow you in on foot.
- If someone does follow you in on foot, turn around and leave the garage, and call **911**.
- Turn on your high beams when you enter the garage so you can see better down the aisles.
- Stop inside the gate and let it close behind you to prevent another vehicle from tailgating, i.e., entering behind you before the gate closes.
- Drive out of the garage if you see anyone who doesn't belong in it. Don't park and get out of your vehicle. Call **911** for help.
- Keep your doors and windows locked until you are ready to leave your vehicle.
- If you have a good friend in the building call him or her when you get to the gate and ask your friend to come down to the garage to escort you to your unit.

## **AWAY FROM HOME**

The following situations are considered: on the street and other places, when completing an online or other purchase, on elevators, when meeting someone new, at night clubs and social functions, when traveling, in a hotel/motel room, while driving, in parking lots and garages, while riding a bus or trolley, when carrying a purse or wallet and what to do if you lose it, when using an ATM, and on a cruise.

### **On the Street and Other Places**

When going out for a walk:

- Don't go out under the influence of alcohol or drugs. They will impair your judgment and reactions.
- Let someone know where you are going and when you expect to return.
- Walk with a friend, family member, or big dog.

- Don't go out alone at night, venture into unfamiliar or dark places, take shortcuts, talk to or accept rides with strangers, or hitch rides. Don't walk in or near alleys, on deserted streets, near dark doorways or shrubbery.
- Don't approach vehicles even if the occupants say they need directions or assistance.
- Avoid verbal confrontations. They may lead to physical altercations.
- Carry a working cell phone. Otherwise know where phones are located along your route. **911** calls are free but carry charge for other calls for assistance.
- Carry only necessities, i.e., identification (not a Social Security card), medical information, names and phone numbers of people to call in emergencies, some cash, and a credit card.
- Don't carry a gun, knife, club, chemical spray, or other weapon. Some are illegal to carry and all could be used against you.

If you are out running, also:

- Vary your route.
- Don't run on deserted streets or trails.
- Don't run at dusk or at night.
- Run with a partner or a dog.
- Don't wear a headset. Not only won't you hear someone approaching but you may get so distracted by what you're listening to that you won't be aware of your surroundings.

For information on self-defense and related topics attend one of the self-defense seminars coordinated by the County of San Diego Aging & Independence Services. They are held at various times and places. Call **(800) 510-2020** and press **4 twice** for the *Protect Yourself and Your Wallet* program. Leave your name, phone number, and city or neighborhood, and request to be called when a seminar is scheduled in your area. If you want to learn self-defense, take classes only from licensed instructors. But don't substitute self-defense training for common sense, alertness, and caution.

Follow the four **As** of self-defense to avoid becoming a target, and if threatened or attacked, what to do. These are **ATTITUDE, AWARENESS, ASSESSMENT, and ACTION.**

Maintain a confident **ATTITUDE.**

- Know where you are going and walk with confidence.
- Make eye contact with people you pass.
- Speak in a strong assertive voice if someone approaches you in a hostile or suspicious manner. Tell them to stop or back away.

Be **AWARE** of your surroundings and who or what is nearby.

- Listen to your intuition. If something doesn't seem right, it probably isn't.
- Watch your surroundings. Leave any places in which you are uncomfortable. Be especially alert for suspicious persons around banks, ATMs (Automated Teller Machines), stores, your home, etc.
- Be wary of strangers who seem overly friendly, ask a lot of questions, or ask for help.
- Never turn your back to a stranger.
- Be wary if a vehicle pulls up beside you.
- Be especially alert when alone in a dark parking lot or structure or any isolated area.

**ASSESS** the situation and possible threat if you find yourself in an uncomfortable or potentially dangerous situation.

- Consider your options in the event you are threatened, e.g., scream or blow a whistle to attract attention, escape to a safe area, stay and fight, etc. Decide what you plan to do and practice your responses so you can recall them in a real situation.
- Does the person threatening you have a weapon? What kind?
- Does the person threatening you have an accomplice?

**ACT** quickly and decisively if you cannot avoid physical actions against an attacker.

- Keep a safe distance from strangers who stop you for directions or conversation.
- Cross the street if you think someone is following you.
- Call **911** and walk into the nearest open business or other safe place if someone is following you.
- Don't let someone get close enough to grab you. Watch their hands and feet for indications of hostile intent.
- Don't let anyone back you up against a wall or other object.
- Try to dodge blows by moving to the side and then behind the attacker.
- Move to the side, not backwards if someone is striking at you.
- Don't struggle or try to pull away if someone grabs you from behind. Use your feet, elbows, fingers, and the base of your hand to disable the attacker and then escape.
- If you fall to the ground, yell and kick.
- Aim for the most vulnerable body parts, i.e., eyes, nose, throat, chin, knee, and groin.
- Objects like umbrellas, keys, and shoulder bags make effective weapons when used against vulnerable body parts.

### **When Completing an Online or Other Purchase**

Buyers should take the following measures to reduce the risk of being robbed when meeting a seller of items advertised on the Internet, e.g., on Craigslist, newspapers, public bulletin boards, and other media.

- Meet during the day in a public place, e.g., a busy shopping center parking lot, a café, or a police station. Never meet at your home or the seller's home, or at some secluded place.
- Have someone accompany you.
- Tell a friend or family member when and where you are going.
- Try to get as much information as possible about the seller and the item you are buying before you complete the transaction. But don't give out any of your own financial information.
- Be especially careful when buying or selling a high-value item.
- Bring a cashier's check instead of cash.
- Bring a cell phone.
- Trust your instincts. If the deal sounds too good to be true, it probably is.

### **On Elevators**

- Don't get on an elevator with a stranger. If you do, stand near the control panel and be ready to press the alarm button and other controls if you are attacked.

### **When Meeting Someone New**

- Exchange phone numbers only, not addresses.
- Let a friend or family member know where you are going on a first date.
- Consider a daytime meeting for a first date.
- Be assertive and honest, not passive or coy.

### **At Night Clubs and Social Functions**

- Go with and stay close to a friend.
- Use prearranged signals to indicate that you need help or want to leave.
- Don't allow alcohol or drugs impair your judgment.
- Watch your drinks and don't give anyone an opportunity to spike them.
- State your personal social standards and limits. Stick to them and don't let anyone change your mind.
- Avoid people who make you nervous or uncomfortable.
- Provide your own transportation when you go out alone. Take enough money for a cab fare if you are going to be out late.

## **When Traveling on Vacation or Business**

- Travel with a friend or in a group when possible. There is safety in numbers.
- Plan your touring. Don't discuss your plans with strangers. Beware of strangers who seem overly anxious to help you. Select guides carefully.
- Ask your hotel concierge or desk clerk about dangerous areas and avoid them.
- When you go out tell the hotel manager when you expect to return and who to call if you're not back by then.
- Get good directions to avoid getting lost.
- Find an open business to get directions if you get lost. Don't appear to be lost by stopping and looking at addresses or street signs.
- Stick to well-lighted main streets and public areas.
- Carry a minimum amount of cash. Use credit cards or traveler's checks whenever possible.
- Keep a record of your credit card and traveler's check numbers in a safe place. Also have the phone numbers to call if your cards or checks are lost or stolen.
- Leave your itinerary with a friend or relative and check in with them periodically.
- Store photocopies of your passport, tickets, and other important papers in a hotel safe.
- Keep track of time and don't be late for appointments or meetings.

## **In a Hotel/Motel Room**

- If the desk clerk says your room number aloud when you check in, ask for a different room and have the number written on your keycard sleeve and discreetly handed to you.
- If you feel uncomfortable walking to your room alone, ask the desk clerk to provide an escort.
- Determine the most direct route to and from your room, to fire escapes, stairs, elevators, and phones.
- Keep your door locked when you are in your room. Use both the deadbolt lock and the security bar/chain.
- Keep your windows locked, and blinds and drapes closed for privacy.
- Be sure that sliding glass doors and doors to connecting rooms are locked.
- Safeguard your room key or card at all times.
- Use the peephole in the door to identify anyone requesting entry. Open the door only if you are certain it is safe to do so.
- If you are worried about being spied on through the peephole in the door cover it with a piece of opaque tape.
- If you haven't requested room service or housekeeping and someone knocks on your door claiming to be a staff member, call the front desk to verify the claim before opening the door.
- If you receive a call about an emergency that requires you to leave your room, hang up and call the front desk to verify it.
- Report any suspicious persons or activities to the front desk.
- Don't stay in a ground-floor room, especially if you are a woman and traveling alone.

## **While Driving**

- Keep your doors locked and your windows closed.
- Know where you are going. Stop and get directions before you get lost.
- Avoid driving alone, especially at night and in dangerous areas.
- Never pick up hitchhikers.
- Drive to the nearest open business and call **911** if anyone is following you. Don't go home.
- Keep your vehicle in gear when stopped for traffic signals or signs. Try to leave room to drive away if threatened. Be alert for anyone approaching your vehicle.
- Keep purses and other valuables out of view when driving alone. Put them in the trunk or on the floor.
- Honk your horn or flash your emergency lights to attract attention if you are threatened while in your vehicle.
- Stay in your vehicle if you stop to aid others. Find out what the problem is and offer to call or drive to the nearest phone and report the situation.
- Keep your vehicle in good mechanical condition so it won't break down and leave you stranded on the road. Also keep enough gas in the tank so you won't run out.

- If your vehicle breaks down or runs out of gas, pull over to the right as far as possible, raise the hood, and call or wait for help. Remain in your vehicle with the doors and windows locked until you can identify any person who comes to help.
- Be wary of minor rear-end collisions, especially at night on dark freeway off-ramps. Remain in your vehicle with the doors and windows locked if you are uneasy or suspicious. Drive to the nearest open business to check the damage and exchange insurance information.
- Control your gestures and other reactions to keep “road-rage” incidents from escalating to violence.

### **In Parking Lots and Garages**

- Park in open, well-lighted, and populated areas near your destination.
- Never park next to trucks, vans, dumpsters, and other objects that obstruct visibility and provide hiding places. Check that no one is hiding around your vehicle before you get out.
- Avoid parking or walking near strangers loitering or sitting in vehicles. Report any lights that are out to the facility operator.
- Lock your vehicle and take your keys with you.
- Never leave any valuables in plain sight.
- Conceal maps or travel brochures that might indicate you are a tourist.
- Remember where you parked so you can return directly to your vehicle. Be alert and walk purposefully.
- Don’t overload your arms with packages. Use a cart or make another trip.
- Have your key in hand so you can open the door immediately when you return to your vehicle.
- Check that no one is hiding in or around your vehicle before you get in.
- If a van has parked next to your vehicle, enter it on the other side.
- Lock the doors immediately after getting in your vehicle.
- Ask a co-worker or security guard to escort you to your vehicle if you are uncomfortable about walking alone. Or wait until more people are around.
- Don’t leave your home keys on a chain with your vehicle keys when you use valet parking. Also, don’t leave your garage door opener where it is easily accessible. Keep your vehicle registration, proof of insurance, and any other papers with your home address on them where a criminal is not likely to find them.
- Don’t resist or argue with a carjacker. Your life is much more valuable than your vehicle. Be especially alert when parking at fast food places, gas stations, ATMs, and shopping areas along suburban highways.

### **While Riding on a Bus or Trolley**

- Wait in a central area near other passengers.
- Have your fare or pass ready when boarding.
- Sit near the operator.
- Keep your handbag and packages on your lap instead of on the floor or seat next to you.
- Change seats and tell the operator if anyone bothers you.
- Avoid using dark or isolated stops at night.
- Stay alert for any possible dangers when exiting.

### **When Carrying a Purse or Wallet**

- Before you go out make a list of the entire contents of your purse or wallet. Include all card account numbers and phone numbers to call to report a lost or stolen card. Keep a copy at home.
- Carry only a driver’s license, cash, and one credit card. Don’t carry anything with a PIN or password written on it. Don’t carry blank checks or a checkbook.
- Don’t carry your Social Security card or anything with your SSN on it. Persons with Medicare cards should carry photocopies of the cards with the last four digits of their SSN removed. Keep the card in a safe place at home.
- Don’t carry personal information of your family members.
- Avoid carrying a purse if possible. Wear a money pouch instead.
- Carry a purse with a shoulder strap if you must. Keep the strap over your shoulder, the flap next to your body, and your hand on the strap. Hang the purse diagonally across your body.



- When wearing a coat and carrying a purse, conceal the strap and purse under the coat.
- Keep a tight grip on your purse. Don't let it hang loose or leave it on a counter in a store.
- Carry your wallet, keys, and other valuables in an inside or front pants pocket, a fanny pack, or other safe place. Don't carry a wallet in a back pocket.
- Never put your purse or wallet on a counter while shopping.
- Don't fight for your purse if someone tries to take it by force. Your safety comes first.

### **What to Do If Your Purse or Wallet Is Lost or Stolen**

- File a police report in the city where your wallet was lost or stolen, and keep a copy of the report.
- Report the loss to the three nationwide consumer reporting bureaus: Equifax at **(800) 525-6285**, Experian at **(888) 397-3742**, and TransUnion at **(800) 680-7289**. Ask to have a fraud alert placed on your credit reports. It will tell creditors to follow certain procedures before they open new accounts in your name or make changes to you existing accounts. In placing a fraud alert you will be entitled to free copies of your credit reports. Order them a few weeks after your loss and review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Fraud alerts are good for 90 days and can be renewed. They are free.
- Alert your banks of the loss and request new account numbers, checks, ATM cards, and PINs. Also provide new passwords and stop payment on any missing checks.
- Contact all your creditors by phone and in writing to inform them of the loss.
- Call your credit card companies and request account number changes. Don't ask to cancel or close your accounts; that can hurt your credit score, especially if you have outstanding balances. Say you want a new numbers issued so your old numbers will not show up as being "cancelled by consumer" on your credit reports.
- Call the security or fraud departments of each company you have a charge account with to close any accounts that have been tampered with or established fraudulently. Follow up the request in writing and ask for written verification that the accounts have been closed and any fraudulent debts discharged. Keep copies of all documents and records of all conversations about the loss. If you still want a charge account, request a new number.
- Contact the IRS if your Social Security card or any other card with your SSN on it was in your purse or wallet. This will alert the IRS that someone might use your SSN to get a job or file a tax return to receive a refund. Call its Identity Theft Hotline at **(800) 908-4490** and go to **<http://www.irs.gov/privacy/article/0,,id=186436,00.html>**. Follow the directions there regarding identity theft and your tax records, and the need to provide it with proof of your identity. Also contact the Social Security Administration (SSA) on its Fraud Hotline at **(800) 269-0271** or by e-mail to the Office of the Inspector General at **[www.ssa.gov/org](http://www.ssa.gov/org)**.
- Call the SSA at **(800) 325-0778** if your Medicare card is lost or stolen. And ask for a replacement.
- If your driver's license was lost, contact the California DMV Fraud Hotline at **(866) 658-5758** to report the theft and see if another driver's license has been issued in your name.
- If your library card was lost, contact the library immediately. You could be held financially responsible for any material borrowed after the loss.
- If your health insurance card was lost, notify your company.
- If your passport was lost or stolen in the United States, report it to the U. S. Department of State by calling **(877) 487-2778**. Operators are available from 8 a.m. to 10 p.m. ET, weekdays excluding Federal holidays. Or you complete, sign, and submit Form DS-64, Statement Regarding a Lost or Stolen Passport, to the U. S. Department of State, Passport Services, Consular Lost/Stolen Passport Section, 1111 19th St. NW, Ste. 500, Washington DC 20036. If it was lost or stolen overseas contact the nearest U. S. Embassy or Consulate.
- To replace a lost or stolen passport in the United States submit Forms DS-11, Application for a U. S. Passport and DS-64 in person at a Passport Agency or Acceptance Facility. If you are overseas, go to the nearest U. S. Embassy or Consulate if you are overseas to replace it.

### **When Using an ATM**

- Use ATMs that are inside a store or a bank. If you use an outside ATM, it should be well-lighted, in a busy area, under video surveillance, and have clear lines of sight in all directions, i.e., there should be no nearby building corners, shrubs, signs, etc. that could provide possible hiding places for an attacker.
- Get off your cell phone and be alert when using an ATM.

- Be aware of your surroundings before and during your transaction, especially between dusk and dawn. Return later or use an ATM in a store or bank if you notice anything suspicious, e.g., a person loitering nearby.
- Complete your transaction as fast as possible and leave the facility.
- Don't go alone.
- Park in a well-lighted area as close to the ATM as possible.
- Keep your doors locked and passenger and rear windows rolled up when using a drive-through ATM.
- Put your cash, receipt, and ATM card away promptly. Count your cash later in private. Do not leave your receipt at the ATM site.
- Avoid being too regular. Don't use the same ATM at the same time of day and day of the week.
- Make sure you are not being followed when you leave an ATM location. Drive immediately to a police or fire station, or any well-lighted and crowded location or open business and get help if you are being followed. Flash your lights and sound your horn to attract attention.
- Give up your money or valuables if you are confronted by an armed robber. Any delay can make a robber more nervous and increases the likelihood of violence.

### **On a Cruise**

- Be skeptical. Don't assume you can trust other passengers. Criminals take vacations too.
- Stay sober. Don't let alcohol impair your judgment. Only drink beverages you have seen prepared. Ask that bottled drinks be served unopened.
- Set rules for your children and keep an eye on them. Make sure they don't drink. Report any crew members who serve alcohol to minors.
- Meet fellow passengers in public areas, not cabins.
- Use all locks on your cabin door. Never open it to a stranger.
- When you enter your cabin check the bathroom and closet before closing the door.
- Don't socialize with the crew. Make sure your children know that crew areas are off limits.
- Dress down. Leave expensive jewelry and watches at home. They only make you a target for thieves.
- Lock all valuables in a safe and guard your key card as you would a credit card.
- Don't stand or sit on the ship's railing.
- Never go to any isolated areas of the ship alone, especially in the evening and early morning.
- Know where the members of your party are at all times. Report a missing person immediately.
- Attend the ship safety drills and learn its emergency procedures.
- Bring phone numbers of U.S. embassies or consulates in the cities on your itinerary so you can contact them if a problem arises. You can get them online at [www.usembassy.gov](http://www.usembassy.gov).
- If you are a victim of a crime at sea call the FBI at (202) 324-3000 from the ship to report the crime. Call the U.S. embassy or consulate if you are a victim of a crime on shore. Take photos of the crime scene and any injuries you suffered. Get the names, addresses, and phone numbers of possible witnesses. Take statements. Don't expect the cruise line to take physical evidence. Also notify your family, doctors, lawyers, insurance companies, etc. as appropriate.

### **Avoiding Terrorists**

- Before you leave go the U.S. Department of State website [www.travel.state.gov](http://www.travel.state.gov) to check Travel Alerts and Travel Warnings.
- Avoid large chain hotels or ones near U.S. embassies or consulates. Choose small hotels in quiet neighborhoods.
- Visit major attractions at less-busy hours.
- Avoid restaurants and clubs frequented by Americans.
- Don't wear clothes that advertise your nationality.
- Register with the nearest American embassy or consulate or do it online at <https://travelregistration.state.gov> so you can be contacted in the event of a crisis or emergency.

## PROTECTING YOUR ASSETS

Criminals often view seniors as targets of opportunity not only for street robberies and purse snatches but for various frauds and confidence schemes. The following tips will help you protect your assets.

- Make sure that any private fiduciary who handles your assets or arranges for your daily care, housing, and medical needs has a valid license from the Professional Fiduciaries Bureau of the California Department of Consumer Affairs, and is bonded and insured. (Exceptions to this licensing requirement are for licensed attorneys and CPAs, and a person enrolled as an agent to practice before the IRS who is acting within the scope of practice pursuant to Part 10 of Title 31 of the Code of Federal Regulations.) You can check on licenses and disciplinary actions at <http://www.fiduciary.ca.gov/licensees/index.shtml> or by calling (800) 952-5210. You can also check to see if a licensed fiduciary is a member of the Professional Fiduciary Association of California at [www.pfac-pro.org](http://www.pfac-pro.org) or by calling (866) 886-7322. This organization provides continuing education and promotes minimum standards in the administration of conservatorships, guardianships, trusts, estates, and durable powers of attorney.
- Check the fiduciary's references, qualifications, and background before signing any papers. And make sure you understand how you will be billed.
- Report any suspicious activity to the California Department of Consumer Affairs Professional Fiduciaries Bureau at (916) 574-7340, or file a complaint online at <http://www.fiduciary.ca.gov/consumers/index.shtml>.
- Don't discuss your assets or finances with strangers.
- Execute a springing power of attorney (POA) in which you designate an agent to manage your assets if you lose the mental capacity to do so. The agent should be someone you know well and trust totally to act in your best interests. The springing POA is preferred over an immediate POA in that it ensures that you remain in control of your assets until two doctors declare that you lack the mental capacity to manage them. Things get very complicated if you become incapacitated without either type of POA because a conservatorship may then be required. Any San Diego resident over the age of 60 can obtain a springing POA and an Advanced Health Care Directive by calling Elder Law & Advocacy at (858) 565-1392. It can also help you with will and estate planning. This state- and county-funded nonprofit corporation provides no-cost routine legal services to seniors and caregivers of seniors.
- In executing a trust the successor trustee should be a person you know well and trust totally to act in your best interests. The trustee should be financially independent and able to pay his or her own bills. Think very carefully about naming a trustee. If a problem arises you can remove the trustee as long as you have mental capacity. But there is not much that can be done if you lose mental capacity. Then the power of the trustee is irrevocable. This caution also applies to a POA agent.
- Elder Law & Advocacy can also provide legal advice regarding domestic violence, elder abuse, suspected fraud, and various scams. For the latest information on scams and how to protect yourself go to its Senior Shield website at [www.seniorscamscreen.org](http://www.seniorscamscreen.org) or call its hotline at (858) 715-1648 to talk to a paralegal or an attorney if you think you may have been defrauded. Remember, when an offer seems too good to be true, it probably is. And keep personal information private, avoid high pressure sales, and never pay for a prize.
- The following tips will help you spot and avoid investment scams. Don't believe claims that there is no risk. Be wary of promises that you will make a good return fast. Do not be fooled by testimonials offered by strangers. Understand what you are investing in and how your investment will be held or managed. Don't be afraid to ask questions. Any legitimate business will be glad to answer them. Be wary of any business that does not have a street mailing address and phone number. Be sure to get everything in writing. Be wary of any salesperson who promises to "take care of everything" for you. Don't get taken in by offers that are available right now. If you are not interested, just say so; it is not impolite to simply say "no." Never meet with a salesperson alone in your home. Do not disclose your financial situation or provide any personal information such as your SSN until you are confident that you are dealing with a legitimate salesperson and company.
- Check the credentials and licensing of any salesperson, broker, or other person before investing.
- If the investment involves securities, you can go to the Financial Industry Regulatory Authority's website at [www.finra.org](http://www.finra.org) and look up the status of brokers or brokerage firms on its BrokerCheck on its Investors page. You can also get a detailed report that includes the firm's profile, history, operations, and disclosure events. The latter include arbitration awards, disciplinary actions, bankruptcies, etc. Also check with the California Department of Corporations at [www.corp.ca.gov](http://www.corp.ca.gov) or (866) 275-2677 to verify that the company offering stock or other securities is registered, and that the investment opportunity is legitimate and legal. And you can see

company's quarterly and annual reports on the Securities Exchange Commission's website at **www.sec.gov** under Filings & Forms.

- Ask for the name of the firm your investments clear with.
- If the investment involves commodity futures, you can go to the National Futures Association's website at **www.nfa.futures.org** and look up the status of individuals or firms on its Broker/Firm Information (BASIC) page. You can also go to the Commodity Futures Trading Commission's website at **www.cftc.gov** and look up the disciplinary history of individuals or firms under Consumer Protection.
- Be wary of any individual or firm who offers to sell you commodity futures or options on commodities, particularly precious metals, foreign currency, and those with seasonal demands. These investments are very risky and anyone who claims otherwise may be breaking the law.
- If you have a self-directed IRA, i.e., one in which you can hold alternative investments such as real estate, mortgages, tax liens, precious metals, and unregistered securities, you cannot depend on the custodian to investigate and validate your investments or any financial information provided about them. Custodians are only responsible for holding and administering the assets in the IRA. And they have no responsibility for investment performance. This puts the burden on you to avoid Ponzi schemes and other frauds. For ways to avoid these dangers see the investor alert published by the SEC Office of Investor Education and Advocacy at **www.sec.gov/investor/alerts/sdira.pdf**.
- Be wary of investment offerings involving distressed real estate. Investments in properties that are bank-owned, in foreclosure, or pending short sales carry substantial risks and should be evaluated carefully. And as with other securities, interests in real estate ventures must be registered with state security regulators. For ventures in California you can check licenses on the California Department of Real Estate's website at **www.dre.ca.gov/gen\_lic\_info.html**. Click on button entitled California Real Estate & Financial Services License Information to get a page entitled Multiple Department License Lookup. You will then be able to search for licenses issued to persons and companies by the Department of Real Estate, the Office of Real Estate Appraisers, the Department of Corporations, and the Department of Financial Institutions, which regulate most of the real estate and financial services in California.
- Don't keep large sums of money at home. Keep stocks, bonds, expensive jewelry, coin collections, etc. in a bank safe deposit box. Jewelry is the number one item stolen from homes occupied by seniors. Any that is kept at home should be inventoried and stored in a locked drawer. And take pictures of rare, valuable, or sentimental items and keep them in a separate location. They will be useful in tracking down missing jewelry at pawn shops.
- Keep your bank and brokerage account information, checkbooks, credit and debit cards, SSN, Medicare number, and other personal information in a locked drawer or other safe place in your home, especially if you have caretakers, handymen, or other family members coming and going. A significant amount of fraud against seniors is committed by their own family members so don't tempt them with any information in plain sight.
- Use different passwords for each account. Passwords should include a combination of letters, numbers, and symbols to make it harder for people to guess them.
- Read contracts carefully and understand the terms before signing. Get help from someone you trust if you are not comfortable with the terms.
- Call the Better Business Bureau of San Diego County at **(858) 496-2131** if you have any doubts about the reliability of a person or company you are going to hire.
- Hire only licensed contractors. Anyone performing home improvement work valued at \$500 or more must be licensed by the Contractors State License Board (CSLB). Get the contractor's license number and verify it online at **www.cslb.ca.gov** or by calling **(800) 321-2752**. Ask to see a second piece of identification with a photo. And never make a down payment more than the lesser of 10 percent of the contract price or \$1,000.
- Be careful in writing checks. Print out the full name of the payee. Never use abbreviations like SDGE. Print the amount of the check. Longhand writing is easier to alter. Fill in any remaining space on the amount line with double lines. Sign with a clear, readable signature. An illegible one is easy to forge. Use a pen with ink that cannot be washed. And never sign a blank check.
- Shred all mail and other papers containing your name, address, and any other identifying or personal information, even envelopes. Also shred old financial records and other documents with personal information before discarding them. Use a cross-cut shredder.
- Have your Social Security, Supplemental Security Income (SSI), and VA Compensation and Pension checks deposited directly into your bank account. You can do this online at **www.GoDirect.org** or by phone at **(800) 333-1795**. *Go Direct* is a campaign sponsored by the U.S. Treasury Department and the Federal Reserve Banks.

- If you don't have a bank account you should get a free prepaid MasterCard debit card instead of federal benefit checks. With it you can get cash from ATMs, pay bills, and make purchases anywhere these cards are used. There are no sign-up fees and bank accounts or credit checks are not required. With the card you will not have to use expensive check-cashing facilities, carry around large amounts of cash, or risk lost or stolen checks. You can enroll online at [www.usdirectexpress.com](http://www.usdirectexpress.com) or by phone at (877) 212-9991.
- Protect your incoming or outgoing mail. Never leave mail in an unsecured box with public access. Consider having new checks mailed directly to your bank for collection to avoid possible theft from your box. If you don't have a locked mailbox, consider renting one at your local post office or mail and parcel center.
- Never get involved with and provide or show money to strangers. Some common confidence schemes involve phony bank examiners who ask you to help trap a crooked teller, strangers who want to share found money, strangers who want to donate money to a charity of your choice, and strangers who want you to help prove that banks can be trusted. Note that all these schemes involve strangers and stories that sound too good to be true.
- Never give out credit card, bank account, or other personal information unless you have initiated the contact or know and trust the person you are dealing with. Beware of mail, telephone, and e-mail promotions designed to obtain personal information. Hang up on anyone who calls asking for money or personal information. Such calls are scams.
- List your home and mobile phone numbers free on the National Do Not Call Registry to reduce pre-approved credit offers and telemarketing calls. Call (888) 382-1222 or register online at [www.donotcall.gov](http://www.donotcall.gov).
- Install caller ID and an answering machine. Don't pick up a call from a number you don't recognize. Use the answering machine to screen calls. Pick calls up if they are from people you want to talk to.
- In an e-mail scam know as "phishing" identity thieves fish for personal information by sending realistic-looking e-mail that asks recipients to go to a bogus website and provide personal information such as credit card and Personal Identification Numbers (PINs). Don't click on website addresses in e-mails you get even if they look real. Legitimate banks and financial institutions don't send e-mails asking you to verify your account information. They already have it. Also, the IRS never sends out unsolicited e-mails or asks for detailed personal and financial information. Any such e-mail is a fraud.
- Never send money by wire transfer to complete a deal, receive a prize, or help a person who claims to be in trouble or have a problem.
- Remember, you will never win a foreign lottery. Hang up on any caller, shred any mail, and delete any e-mail that says you are a winner.
- Obtain free copies of your credit reports annually from the three nationwide consumer credit reporting bureaus – Equifax, Experian, and TransUnion -- by visiting [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or calling (877) 322-8228.
- Sign up for opt-out to stop receiving mail offers or credit or insurance that are not initiated by you. You can do this by going to [www.optoutprescreen.com](http://www.optoutprescreen.com) or calling consumer credit reporting industry opt-in and opt-out number, (888) 567-8688. You will have to provide you SSN, but this is safe because the credit reporting bureaus already have it. They will then stop providing your credit score to credit card and insurance companies looking to solicit you.
- Surround yourself with family, friends, and professionals. Don't isolate yourself. Don't be afraid to ask for advice from trusted attorneys, accountants, bankers, doctors, et al if you help.
- Consider having your bank, credit card companies, and investment brokerage send a duplicate of your monthly statements to a trusted family member or professional fiduciary to check for possible suspicious activity.

Additional tips on preventing telemarketing and e-mail fraud, identity theft, and other scams and problems can be found in the SDPD paper entitled *Preventing Fraud and Identity Theft* on the SDPD website at [www.sandiego.gov/police/services/prevention/tips/index.shtml](http://www.sandiego.gov/police/services/prevention/tips/index.shtml).

## IF YOU ARE A CRIME VICTIM

For reporting purposes, crimes and suspicious activities are considered as either emergencies or non-emergencies. Situations in which you, a member of your family, or a person in your care are attacked or threatened are considered as emergencies and should be reported by calling **911**. Be sure to tell the dispatcher about your current medical condition and the need for immediate medical assistance.

Crimes in which: (1) there is no serious personal injury, property damage, or property loss; (2) there is no possibility that the suspect is still at the scene or is likely to return to the scene; and (3) an immediate response is

not needed are considered as non-emergencies. These situations and suspicious activities should be reported to the SDPD by calling **(619) 531-2000** or **(858) 484-3154**. The details of reporting crimes and suspicious activities can be found in a paper entitled *Reporting and Providing Information about Crimes and Suspicious Activities*. It is on the SDPD website [www.sandiego.gov/police/services/prevention/community/index.shtml](http://www.sandiego.gov/police/services/prevention/community/index.shtml). It also includes the names and phone numbers of those SDPD units and other law enforcement and government agencies that deal with special situations and problems.

Other things to do if you are threatened, stalked, or a victim of domestic violence are listed below:

### **Threat of Attack**

There is no sure way to respond if you are threatened. Attackers are different. What may deter one might aggravate another. In any case try not to panic. Some options to consider are listed below:

- Try to talk your way out of the situation.
- Scream loudly to attract attention.
- Run toward people or open businesses.
- Run and hide.
- Bide your time and look for an opportunity to escape.
- Get a good physical description of the attacker.
- Call **911** to report the attack and provide a description of the attacker as soon as possible.

### **Stalking**

- Call **911** if anyone maliciously, willfully, and repeatedly follows or harasses you, or makes a credible threat that places you in fear of your safety. File a crime report and get a case number. A detective will contact you about the case.
- Get a TRO (Temporary Restraining Order) or have a police officer get an EPO (Emergency Protective Order) for you. Have the stalker served with a copy of the order. Keep a copy and give copies to your friends, relatives, co-workers, and employer. If you live in an apartment building, also give a copy to the manager along with a picture of the offender.
- Alert your friends, relatives, co-workers and employer about your case. Have them file a police report if they are also victimized.
- Keep a record of all stalking incidents. Keep it in a secure place.
- Report all stalking incidents to the detective in charge of your case.
- Keep an emergency bag packed with clothes, money, emergency phone numbers, toys for your children, etc.
- Show a picture of the stalker to your neighbors.
- Alert your neighbors with a prearranged code or signal if the stalker is at or near your home.
- Move to a temporary safe house or shelter as a last resort. Keep new location secret. Get a U.S. Post Office or private mailbox for your mail.

In addition to the other personal security measures listed in this paper:

- Change your home locks.
- Never walk alone.
- Avoid public places.
- Vary your schedule and route when you drive. Know where nearby police and fire stations are located.
- Install a locking gas-tank cap in your vehicle.
- Be alert for vehicles following you.

## Domestic Violence

- File a crime report and get a case number. A detective will contact you about the case.
- Get a TRO or have a police officer get an EPO for you. Have the offender served with a copy of the order. Keep a copy and give copies to your friends, relatives, co-workers, and employer. If you live in an apartment building, also give a copy to the manager along with a picture of the offender.
- To obtain a domestic violence TRO you must have a current or past close relationship with the abuser, e.g., marriage, dating, roommate, family ties, or children. And the abuse must have occurred within 30 days.
- The order can include the following: restraints on behavior, removal from the home, and stay away from the victim's home, work, or school.
- Keep a record of all violations of the terms of the TRO or EPO. Keep it in a secure place. Report all violations to the detective in charge of your case.
- Pack an emergency bag with clothes, money, emergency phone numbers, toys for your children, etc. and leave it with a friend.

In addition to the other personal security measures listed in this paper:

- Change your home locks.
- Consider getting a dog.
- Get an unlisted phone number. Tell your family and friends not to give out the number to anyone else.
- Hide an extra set of car and house keys outside.
- Keep a list of emergency phone numbers hidden.
- Have a bank account in your name with money in it.
- Plan an escape route and practice it.
- Gather the following for you and your children: birth certificates, Social Security cards, driver's license, keys, passports, green card/work permit, welfare identification, money, checkbook, credit cards, school registration, restraining orders, etc.

## Obtaining a TRO

- Call Family Court Services at **(619) 687-2292** for assistance in obtaining a TRO.
- Requests for TROs can be filled out and requested at any County court branch except the Central branch and Hall of Justice in downtown San Diego. No fee is required and free legal assistance is available. The branch locations for this can be found at [www.sdcourt.ca.gov](http://www.sdcourt.ca.gov). Click on Family and then Locations.
- Get the TRO approved by a judge. This can take four to six hours at the Court.
- Have the TRO served by a law enforcement official or someone you appoint. The server must be older than 18 years. You cannot serve it yourself.
- Keep a copy of the TRO with you at all times. Call **911** if a violation occurs.
- Call **911** if the restrained party has not yet been served but harasses you. The police can serve the TRO on the spot or over the phone.
- Go to the Sheriff's Department Restraining/Protective Order website at [www.sdsheriff.net/tro](http://www.sdsheriff.net/tro) to see if the TRO has been served. You will have to enter the Case Number and the restrained person's last name to access this online database.

## HELPING TO STOP MEDICARE FRAUD

It is estimated that Medicare fraud costs the government \$60 to \$90 billion per year in false or questionable claims. You can help stop this fraud by reporting suspicious activities to the Inspector General of the U. S. Department of Health & Human Services by calling **(800) 447-8477** or sending an e-mail to [hhstips@oig.hhs.gov](mailto:hhstips@oig.hhs.gov). If the activity turns out to be a fraud you may be eligible for a reward of up to \$1,000. For more information on stopping Medicare fraud go to [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov).

To spot a fraud you should be suspicious of doctors, health care providers, or suppliers that tell you the following:

- The equipment or service is free; it won't cost you anything, and they only need your Medicare number for their records
- Medicare wants you to have the item or service.
- They know how to get Medicare to pay for the item or service.

You should also be suspicious of doctors or plans that do the following:

- Don't charge copayments without checking on your ability to pay.
- Advertise "free" consultations to people with Medicare.
- Claim they represent Medicare or a branch of the Federal government.
- Use pressure or scare tactics to sell you high-priced medical services or diagnostic tests.
- Bill Medicare for services you didn't get.
- Use telephone calls and door-to-door selling as marketing tools.
- Offer non-medical transportation or housekeeping as Medicare-approved services.
- Put the wrong diagnosis on the claim so that Medicare will pay.
- Bill home health services for patients who aren't confined to their home, or for Medicare patients who still drive a car.
- Bill Medicare for medical equipment for people in nursing homes.
- Ask you to contact your doctor and ask for a service or supplies that you don't need.
- Bill Medicare for a power wheelchair or scooter when you don't meet Medicare's qualifications.
- Offer you a kickback or some other type of bribe to bring your medical needs to a specific clinic or provider. This is illegal.
- Offer you a discount on your deductible or regularly waive payments that you do not have a financial need for.
- Tell you that the more tests you take, the cheaper they become in the future.
- Bill Medicare for tests you receive as a hospital inpatient or within 72 hours of admission or discharge.

And watch out for these common fraud schemes:

- People who approach you in parking lots, shopping centers, or other public areas and offer free services, groceries, transportation, or other items in exchange for your Medicare number. Just walk away.
- People who call you claiming to be conducting a health survey and ask for your Medicare number. Just hang up.
- Telephone marketers who pretend to be from Medicare or Social Security and ask for payment over the phone or Internet. Just hang up.
- Nursing facilities that bill social activities as psychotherapy, provide therapies to patients who cannot benefit from them, and provide all patients with the same medical equipment.
- People who call or visit, say they represent Medicare, and try to sell you something. Medicare doesn't do that.

There is a wide variety of other healthcare scams. Without going into detail about each one, here are some ways to protect your healthcare benefits. You should also do the following:

- Keep a record of your doctor visits, tests, and procedures so you can check to see if Medicare is being charged for something that didn't occur.
- Check your medical bills and explanations of Medicare benefits for mistakes. Look for charges for services or products you didn't receive, billing twice for the same thing, or bills for services not ordered by your doctors. Your Medicare account records are available on line at **[www.MyMedicare.gov](http://www.MyMedicare.gov)**.
- Contact your provider or plan first if you see any errors. There may have been a simple mistake.
- Check your credit reports for any unpaid bills for health services or products that you didn't receive.
- Challenge any collection notices for health services or products you didn't receive.
- Contact your health care provider about any unusual or questionable charges. They may just be mistakes. Report them to Medicare at **(800) 633-4227** if your complaint is not resolved to your satisfaction.



- Read your Medicare benefits statement carefully. If there is any health service or product listed that you did not receive or have prescribed for you, call the Inspector General of the U. S. Department of Health & Human Services at **(800) 447-8477**. Unscrupulous clinics, physician, and durable medical equipment providers may be billing you for goods or services you never received. This affects your ability to obtain those items when you really need them.
- Never allow people to fill in information on a form after you've signed it. They may be adding things you did not receive or falsify other information in order to receive more money than they are due.
- Treat your Medicare and SSNs like credit card numbers. Scammers will try to steal your number so they can file claims under your name. Never give them to a stranger. And don't carry cards unless you will need them that day.
- Never let anyone borrow or pay to use your Medicare card. It's illegal and not worth it.
- Be aware that anyone who works in a clinic can commit Medicare fraud.
- Be suspicious of anyone who solicits you at a clinic or medical facility that you receive services from. They may be trying to get your personal information in order to file fraudulent claims in your name.
- Don't accept offers of money or free food or gifts for medical care. Watch out for incentives like "it's free" or "we know how to bill Medicare."

## **ELDER AND DEPENDENT ADULT ABUSE**

Call San Diego County Aging & Independence Services at **(800) 510-2020** to report suspected instances of neglect and psychological, physical, financial, or sexual abuse of elders and dependent adults. This agency carries out investigations and provides assistance and case management where appropriate. The SDPD will be informed if abuse is involved. If you know that abuse has occurred, you should call SDPD directly at **(619) 531-2000** or **(858) 484-3154**. If the abuse is in progress, you should call **911**. The police will investigate, take steps to protect the victim, prosecute the perpetrator, and inform the appropriate County office.

### **Signs of Elder Abuse**

The following are some signs of various types of elder and dependent adult abuse:

- **Neglect.** Inadequate clothing, missed medical appointments, dirty and unkempt appearance, malnutrition, dehydration, bedsores, home that smells of urine or feces, utilities turned off, no food in home, or lack of necessary medications, eyeglasses, hearing aid, etc.
- **Psychological abuse.** Unreasonable or excessive fears, withdrawal, loss of appetite, agitation, isolation from family and friends, unexplained bouts of crying, or confusion.
- **Physical abuse.** Bites, burns, and unexplained broken bones, welts, or bruises.
- **Financial abuse.** Changes in long-established banking routines; third-party involvement in financial transactions, especially unusual ones; account activity involving unusually large and frequent withdrawals, numerous checks made to "cash," new use of ATMs, new names on accounts, out-of-sequence checks, sudden transfers of assets, property refinancing with cash out, transactions that can't be remembered or explained, and power of attorney requests that can't be explained or understood; payments to claim prizes, obtain unnecessary or inappropriate services, and provide additional income to caregivers; increases in credit card activity failure to pay outstanding balances in full as in the past; fearful or anxious in presence of a third party; worried about theft of assets; and sudden decline in appearance or hygiene.
- **Sexual abuse.** Unexplained venereal diseases or genital infections, bruising or bleeding in the genital area, unexplained pain or itching in the genital area, or torn, stained, or bloody underwear.

### **Signs of Self-Neglect**

Self-neglect is also a serious problem for older persons. Suspicions of it should also be reported to San Diego County Aging & Independence Services. Signs include a worsening of medical conditions or a sudden change in weight or hygiene.

## Information on Preventing Elder Abuse

For current information on preventing elder abuse in San Diego County go to the Aging & Independence Services website at <http://www.sdcounty.ca.gov/hhsa/index.html>, click on All Services A-Z, select AIS Publications under Staying Informed, and then select the *Safe Seniors* newsletter. It is published quarterly. Or you can call (858) 505-6474 to have it sent by mail. Its articles include features about related programs and services, items of general interest regarding elder abuse prevention, and a listing of current legislation related to elder abuse. This newsletter is a combined effort of Aging & Independence Services and the District Attorney's office.

Another source of phone numbers and information on elder abuse and consumer protection is the Safe Seniors page of the San Diego County District Attorney's website at [www.SafeSeniorsSanDiego.org](http://www.SafeSeniorsSanDiego.org). This page is a valuable tool for those who are mandated to report elder abuse, as well as neighbors, family members, and friends who suspect elder abuse of a scam against an older adult.

At the federal level the National Center on Elder Abuse serves as a resource center dedicated to the prevention of elder abuse. On its website at [www.ncea.aoa.gov](http://www.ncea.aoa.gov) you will find information on:

- How to find help if you are worried about a senior in your community
- Definitions, signs, and risks of elder abuse
- Resources for caregivers

## SELECTION OF ELDER CARE FACILITIES AND CAREGIVERS

Many kinds of elder abuse can be prevented by the careful selection of a nursing home or long-term care facility, home health or home care agency, Residential Care Facility (RCF), or home caregiver. You should visit any home, facility, or agency you are considering using.

### Nursing Homes and Long-Term Care Facilities

Ask the following questions when visiting a nursing home or long-term care facility:

- Are you Medicare and Medi-Cal certified?
- Are you licensed?
- Can I see the latest California Department of Public Health inspection report.
- Do you conduct criminal background checks on all employees? What else is done to screen prospective employees?
- Is your staff trained to recognize resident abuse and neglect?
- Are there clear procedures to identify events or trends that might lead to abuse and neglect?
- Are there clear procedures to investigate, report, and resolve complaints?
- Are there policies and procedures to safeguard residents' possessions?

Even if the home or facility has policies and procedures to safeguard residents' possessions, a resident or a family member should do the following:

- Keep valuables and cash out of plain sight.
- Keep a minimal amount of cash in your room.
- Keep valuables in a safe and make sure a responsible family member also has access to it. Or leave them with a family member.
- Lock your door when you leave your room.
- Report a missing item to the administration. If it is not found report it to the SDPD.
- Consider installing a camera in your room if you suspect a staff member is stealing.

### Home Health and Home Care Agencies

Home health agencies are hired when the elder's doctor orders services requiring the skill of a medical professional. These agencies are licensed and regulated by the California Department of Health Services. Their staff members,

i.e., nurses, nurse assistants, and home health aides, are also licensed. Make sure all these licenses are current and the agency is Medicare and Medi-Cal certified.

Ask the following questions about a home care agency. Note that unlike home health agencies, home care agencies are not required to be licensed.

- Are your caregivers bonded and insured? Ask to see a copy of the bond to make sure it's current and the amount of the bond is at least \$10,000.
- Do you conduct criminal background checks on all caregivers? What else is done to screen them? Hired caregivers paid through County In-Home Supportive Services (IHSS) are background checked, but there is no such requirement for caregivers from private agencies, or for caregivers who work independently.
- What training is provided to caregivers? How are they supervised?
- Do you have a written policy against caregivers accepting loans, gifts, or any gratuities from an employer?
- What are the names and phone numbers of a few former employers of the caregiver being considered for employment?

Do not rely completely on an agency regarding the trustworthiness of a caregiver. Conduct some checks on your own, e.g., with former employers, as you would in hiring privately.

### **Residential Care Facilities**

RCFs are non-medical facilities that provide room, board, housekeeping, supervision, and medication distribution. Unlike nursing homes, they typically do not have doctors, nurses, or certified nursing assistants on their staffs. They are designed to serve seniors who are unable to live by themselves but do not require 24-hour nursing care. However, they are required to have a license and are subject to inspection of the California Department of Social Services Community Care Licensing Division.

You should visit several facilities before the need is great so you can make a quick, informed decision in a crisis or emergency. And visit at different time of the day to better see how the facility operates. You should also ask around about the reputation of the RCF in the community. Answers to the following questions will help you select a RCF for yourself or a loved one:

- Do residents appear well cared for? Are they well groomed? Are they interacting with each other and the staff or do they seem medicated and isolated?
- Is there a main dining area or do the residents eat in their rooms? Does the food look and smell appetizing? Are there food options?
- Are the beds comfortable? Are private rooms available? Do the residents have private or shared bathrooms? Do the bathrooms have handgrips or rails?
- Is the facility easily accessible for visits by family and friends? Is it near the prospective resident's doctors and other medical facilities?
- Is the facility's license current? Has it been cited for any reason? Ask to see the license and most recent inspection report. You can also see its inspection report file by contacting the Community Care Licensing Division at **(858) 767-2300**.
- Is the phone number and information about the Long-Term Care Ombudsman posted in a conspicuous place?
- Do staff members appear engaged and concerned about the residents? Do they wear name tags and know the residents by name? Do they have special training or skills, e.g., in providing care of residents with dementia?
- What are the costs? Ask for a copy of the admission agreement.

### **Hiring a Home Caregiver**

In hiring a caregiver privately seek referrals from a trusted source first. If possible avoid using a "help wanted" ad. And do not respond to an ad by a person seeking employment as a caregiver. Interview all prospective caregivers. For your safety, do it in a public place, e.g., a coffee shop, not at your home. And don't give out your home address. Ask the applicant to do the following:

- Fill out an employment application that asks for personal information, education, employment history, applicable licenses and certificates, personal references, etc.
- Explain any unexpected gaps in employment.
- Give the reasons for leaving past jobs.
- Provide proof of citizenship or legal residency, a state-issued photo ID, and a Social Security card.
- Provide his or her driver's license number and automobile insurance policy information if driving is involved.
- Sign an authorization for a background investigation if you plan to check on personal information that is not a matter of public record, e.g., education, credit, and medical records. For the investigation you can hire a private investigator or do it yourself. You can find an investigator in San Diego on the California Association of Licensed Investigators' website at **www.cali-pi.org**. The authorization form will be provided by the investigative agency. The investigator would check criminal, civil, and credit records, the applicant's driving history, the applicant's SSN, etc.

If you decide to do the investigation yourself you should first check the applicant's employment history and personal references. Then you should check the public records of criminal and civil court cases in San Diego County in the past 10 years. They are available at the following four locations:

Central District	330 W. Broadway	San Diego	92101	<b>(619) 615-6358</b>
East County Dist.	250 E. Main St.	El Cajon	92020	<b>(619) 441-4461</b>
North County Dist.	325 S. Melrose Dr.	Vista	92083	<b>(760) 726-9595</b>
South County Dist.	500 3rd Ave.	Chula Vista	91910	<b>(619) 691-4439</b>

You should also call the San Diego County Courthouse at **(619) 544-6401** to find out whether there are any outstanding San Diego County warrants on the applicant. All you need is his or her first and last name and birth date. Warrant information is available to the public and it's free. A search of outstanding San Diego County warrants can also be made on the County Sheriff's web site at **www.sdsheriff.net**. Just click on Warrant for Arrest. For records of cases and warrants in other counties you must contact the court clerks and sheriffs in those counties.

As an employer of an unlicensed person providing non-medical home care to an aged adult you can also get a California criminal history of the applicant from the Bureau of Criminal Identification and Information by asking the applicant to submit fingerprints to the California Department of Justice. This can be done electronically at any Live Scan site in the state. The locations of these sites are listed on the Office of the Attorney General's website at **www.ag.ca.gov/fingerprints/publications/contact.php**.

For more information on these and other tips for hiring a home care worker go to the AARP website at **http://assets.aarp.org/external\_sites/caregiving/homeCare/hiring\_home\_care-help.html**. This page also has links to checklists for selecting an in-home care agency and a nursing home.

After hiring a caregiver you need to be clear about what he or she can and cannot do. Some of the things that he or she cannot do include the following:

- Deal with the elder's financial matters
- Have access to the elder's incoming or outgoing mail
- Have access to the elder's computer
- Use the elder's credit or debit cards
- Write checks on the elder's bank accounts
- Borrow money from the elder

If the elder cannot handle his or her finances, you will have to do the following:

- Have a trusted relative or friend, licensed professional fiduciary, or bank handle all accounts, pay bills, etc.
- Lock up or remove from the home all financial records, checkbooks, credit cards, personal ID information, etc.
- Do not allow the caregiver to have access to the elder's computer.
- Supply a limited amount of cash for necessities and require receipts and an itemized accounting of all expenditures.

Some questions to answer in assessing the performance of a caregiver include the following:

- Does the caregiver make it difficult for you to visit the elder alone?
- Is the caregiver beginning to run the household?
- Does the elder seem anxious or exhibit an unusual dependence on the caregiver?
- Is the elder showing a sudden change in mood or behavior?

Finally, notify the agency immediately if you have any concerns about the caregiver it provided. And fire any caregiver provided by an agency who offers to work independently for less.

## LOST PERSON WITH ALZHEIMER'S DISEASE

After calling **911** to report a lost or found person, call the Alzheimer's Association's *MedicAlert + Safe Return Program* 24-hour Hotline at **(800) 625-3780**. Your call will activate a community response team that will: (1) notify other law enforcement agencies, hospitals, transportation modes, the media, and other organizations, as appropriate; (2) provide support to the family; (3) provide new information to law enforcement agencies as available; and (4) notify all agencies when the person is found. To enroll a person in MedicAlert and obtain identification for the person to wear you can call **(800) 432-5378** or visit its website at **www.medicalert.org**.

The person should also be enrolled in the Take Me Home (TMH) Registry maintained by the San Diego Sheriff's Department. There is no cost for enrollment. Information about this Registry can be found on its website at **www.sdsheriff.net/co\_tmh.html**. To enroll a person you would do the following: (1) call the San Diego/Imperial Chapter of the Alzheimer's Association at **(858) 492-4400** to obtain a registration form, (2) fill out the form, and (3) return the completed form with a photo, if one is available, to the Chapter. The Chapter will then upload the information in the TMH Registry where it will be available to all first responders in the County. In reporting a lost person, be sure to tell the dispatcher that the person is enrolled in the TMH Registry.

## SDPD AREA STATIONS

Central	2501 Imperial Ave. SD 92102	(619) 744-9500
Eastern	9225 Aero Dr. SD 92123	(858) 495-7900
Mid-City	4310 Landis St. SD 92105	(619) 516-3000
Northeastern	13396 Salmon River Rd. SD 92129	(858) 538-8000
Northern	4275 Eastgate Mall SD 92037	(858) 552-1700
Northwestern	12592 El Camino Real SD 92130	(858) 523-7000
Southeastern	7222 Skyline Dr. SD 92114	(619) 527-3500
Southern	1120 27th St. SD 92154	(619) 424-0400
Western	5215 Gaines St. SD 92110	(619) 692-4800